

Notice of Allowability	Application No.	Applicant(s)
	09/780,266	SHERMAN, LAWRENCE M.
	Examiner Natalie A. Pass	Art Unit 3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to Amendment filed 8 August 2007 and Supplemental Amendment filed 24 October 2007.
2. The allowed claim(s) is/are 27-35,37-49,59 and 77.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application
6. Interview Summary (PTO-413),
Paper No./Mail Date _____
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____

DETAILED ACTION

Notice to Applicant

1. This communication is in response to the Amendment filed 8 August 2007 and the Supplemental Amendment filed 24 October 2007. Claims 1-26, 36, 50-58, 60-76 have been cancelled. Claim 77 has been newly added. Claims 27-35, 37-49, 59, and 77 are pending.

Claim Rejections - 35 USC § 112

2. The rejections of claims 59-61, 64-69 under 35 U.S.C. 112, first paragraph is hereby withdrawn due to the amendments filed 8 August 2007 and 24 October 2007.

3. The rejection of claims 59-61, 64, 66, and 68 under 35 U.S.C. §112, second paragraph, is hereby withdrawn due to the amendments filed 8 August 2007 and 24 October 2007.

Allowable Subject Matter

4. Claims 27-35, 37-49, 59, and 77 are allowed. The following is an examiner's statement of reasons for allowance:

Claims 27-35, 37-49, 59, and 77 are directed to a method for providing additional insurance for one or more persons as a secondary insurance policy, which is provided by a secondary insurer, and which is based on an underwriting approval provided by a primary insurer, that is different from the secondary insurer, for a primary insurance policy.

The closest prior art of record, Underwood, et al., U.S. Patent Number 5, 873, 006, and the Ferling, et al. article, "New Plans, New Policies," Best's Review. (Life/health insurance edition). Oldwick: April 1991, disclose providing additional or secondary insurance policies to one or more persons, however do not disclose or fairly suggest the secondary insurer's reliance upon the underwriting approval of a different insuring entity.

5. Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement for Reasons for Allowance."

Conclusion

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Natalie A. Pass whose telephone number is (571) 272-6774. The examiner can normally be reached on Monday through Thursday from 9:00 AM to 6:30 PM. The examiner can also be reached on alternate Fridays.

7. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas, can be reached at (571) 272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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8. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


Natalie A. Pass

January 3, 2008


C. LUKE GILLIGAN
PRIMARY EXAMINER
TECHNOLOGY CENTER 3600